



## CT FAIR HOUSING CENTER

### TESTIMONY IN SUPPORT OF FUNDING FOR THE CONNECTICUT FAIR HOUSING CENTER

Thank you for this opportunity to address the Committee. My name is Erin Kemple. I am the Executive Director of the Connecticut Fair Housing Center. We are a private non-profit organization serving the entire state of Connecticut. We are here today to request that the funding of \$227,500 currently contained in the Governor's budget remain. Receiving this money is crucial to support our foreclosure prevention work and our efforts to eradicate housing discrimination in Connecticut.

Currently, the Connecticut Fair Housing Center is the only organization in Connecticut offering free legal resources to the hundreds of homeowners losing their homes to foreclosure. Without the money contained in the Governor's budget, the Center's foreclosure efforts will end while the need for the Center's services continue to increase. To assist the homeowners who are currently facing foreclosure, the Center undertakes the following activities:

- Created the "Representing Yourself in Foreclosure: A Guide for Homeowners in Foreclosure" which provides step-by-step written instructions for homeowners in foreclosure who cannot find affordable legal representation. Copies of this Guide was delivered to your offices today.
- Teaching classes for homeowners in foreclosure giving them the basic information they need to participate in their foreclosure cases.
- Reaching out to homeowners in foreclosure to inform them of the advantages of requesting mediation.
- Training and coordinating paralegals and attorneys who are volunteering their time to assist homeowners in foreclosure.

- Providing legal support for the work of the HUD-approved counseling agencies.

These efforts will end if the Center's funding is not continued leading to a dramatic drop in the scope of services available to help Connecticut families save their homes. The number of families losing their homes will continue to grow; homeowners will not know that they stand a real chance of saving their home through the state's mediation program; homeowners who do not understand the foreclosure process will continue to flood the judicial system; there will be no legal experts to organize, train and advise lawyers and paralegals who want to be part of the solution.

In addition to its foreclosure prevention services, the Center also works closely with the state of Connecticut to ensure that the funding it receives from the Department of Housing and Urban Development (HUD) continues. In order to receive Community Development Block Grant (CDBG) money and HOME money, the state of Connecticut must "affirmatively further fair housing." With the Center's assistance, this requirement has been met for the last two years. The Center has trained town officials receiving CDBG money on how to comply with the fair housing laws, monitor their CDBG programs to ensure that there have been no violations of the fair housing laws, and undertake programs which remove any barriers to fair housing in their towns. When the State received Neighborhood Stabilization Plan money through the CDBG, the Center reviewed the state's proposed application process and provided comments which ensured that the State's obligation to affirmatively further fair housing was met.

At this critical juncture it is all the more important that the work of the Center continue to improve housing opportunities for Connecticut residents, educate housing providers and attract resources to our state. Over the last two years, the Center has:

- Made more than 750 units of affordable housing available to people who receive rental housing assistance, such as RAP or Section 8.
- Enabled nearly 100 people with disabilities to keep their homes.
- Obtained more than \$1.5 million in free legal services from some of the country's best law firms for Connecticut residents in danger of foreclosure or experiencing housing discrimination.
- Assisted more than 700 housing providers, management companies, landlords, developers, and housing authorities in understanding and complying with the fair housing laws.
- Worked with the State to ensure that it complied with all federal fair housing requirements, thus ensuring that Connecticut's \$51 million in federal support for housing continued.
- Accepted 425 new calls for assistance and investigating 242 complaints to determine if there was evidence of housing discrimination.
- Presented more than 80 fair housing classes to over 1,000 Connecticut residents at homeless shelters, agencies assisting people with disabilities, and agencies assisting families with children.

In the testimony and fact sheets included in your packets, our clients tell their stories much more eloquently than I can. James Bombanti explains how the Center fought for him to get the parking place he needed so that his heart condition was not aggravated. Marco Francia relates how as a landlord he sought the Center's help when an insurance company charged him a surcharge simply for renting to tenants receiving state or federal rental assistance. Jackie Grant also had difficulty with her rental assistance voucher when her current landlord told her they didn't "want that kind of people living here" adding that the complex had never taken vouchers and never would. The Center was able to help all of these people and many more during the last two years.

To ensure that the critical work of the Center continues in the future, we ask that this Committee approve funding of \$227,500 in funding for each year of the biennium for the Connecticut Fair Housing Center.

Thank you for your time and attention. I would be happy to answer any questions you may have.